



# How NerdWallet Earns More With Every Visitor

By The HOTH

Nerdwallet does a great job of getting more value out of every visitor that hits their site.

If you're looking to get more out of what you already have, then this is for you.

Here are 6 ways that NerdWallet maximizes the revenue they get from each visitor:

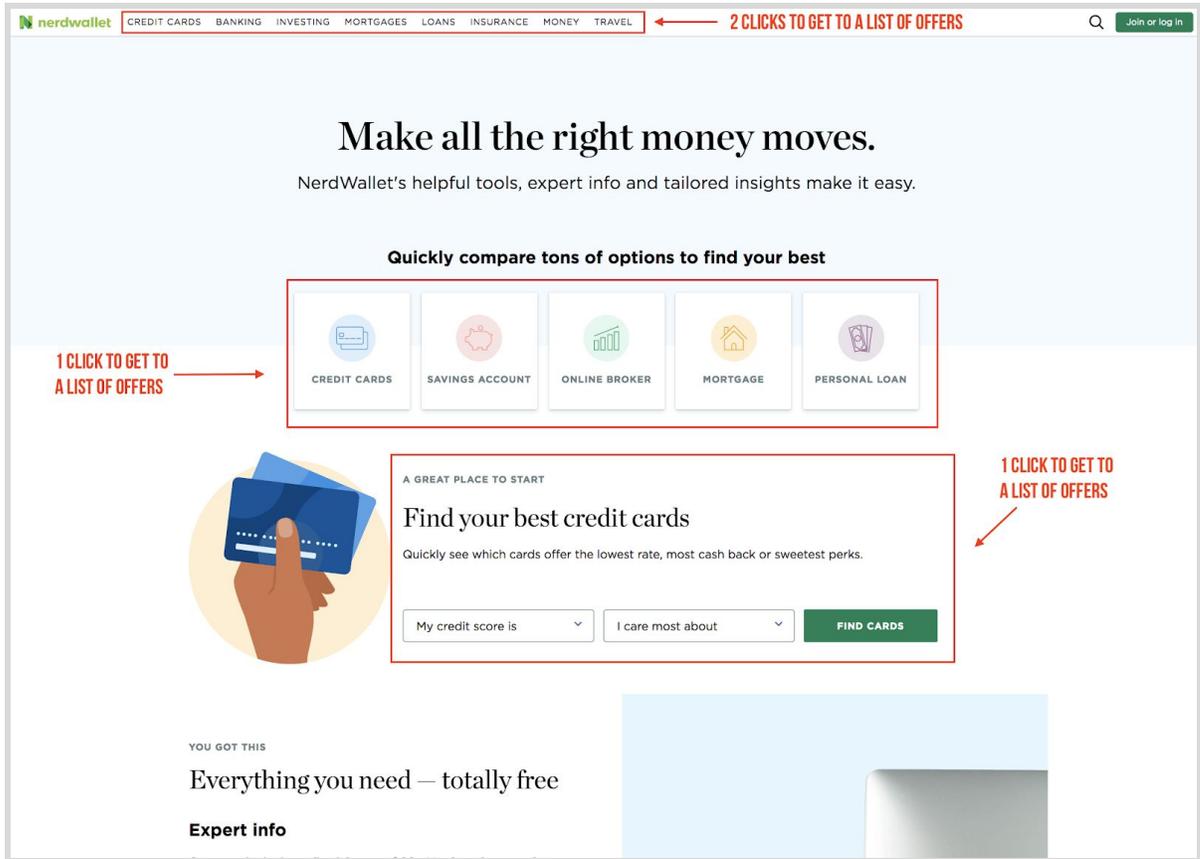
## 1. Optimize For Conversions With Strategic CTAs

Nerdwallet's site is fully designed to segment traffic and lead them to an offer.

The affiliate offers they monetize on their site include credit cards, mortgage lenders, banks and other companies in the financial services niche. NerdWallet answers financial questions, and promotes financial products.

Nerdwallet's clean UI makes it very easy to get to and take advantage of their offers:

On the homepage:



The navigation menu dropdown:

nerdwallet CREDIT CARDS BANKING INVESTING MORTGAGES LOANS INSURANCE MONEY TRAVEL Join or log in

**Best of**

- Best savings accounts
- Best checking accounts
- Best bonuses & promotions
- Best money market accounts
- Best prepaid debit cards
- Best banks

**Compare accounts**

- Savings accounts
- Checking accounts
- CD rates
- Money market accounts
- See all interest rates

**Reviews**

- Marcus by Goldman Sachs
- Synchrony Bank
- Ally Bank
- Barclays
- Discover Bank
- See all bank reviews

**Read & learn**

- How to open a bank account
- Savings accounts 101
- Checking accounts 101
- CDs 101
- Overdraft fees 101

**1 CLICK TO GET TO OFFERS**

Whether you're looking for a high-yield savings account, a low-fee checking account, or a CD, we'll make your options a lot clearer.

**2 CLICKS TO GET TO OFFERS**

CHECKING ACCOUNTS



**Compare your options**

Find a free or low-fee checking account.

SAVINGS ACCOUNTS



**Search for savings**

Save smartly with a little shopping around.

CERTIFICATES OF DEPOSIT



**Find CD rates**

Earn returns while you stash your cash.

In the sidebar:

# How Much Should You Save for Retirement?

Experts recommend saving 10% to 15% of your income each year, but you can calculate a more personalized goal in four simple steps.



**ARIELLE O'SHEA**  
Aug. 8, 2017

Investing, Retirement Planning



NerdWallet adheres to strict standards of editorial integrity to help you make decisions with confidence. Some of the products we feature are from partners. [Here's how we make money.](#)

## Highlights

- Your current expenses can help you estimate future spending
- The earlier you start saving, the less you have to save overall
- A retirement calculator will help you check your progress

## What's next

[Try our retirement calculator](#)

It's the million-dollar question — literally: How much should I save for retirement?

As a rule of thumb, most experts recommend an annual retirement savings goal of 10% to 15% of your pretax income. High earners generally want to hit the top of that range; low earners can typically hover closer to the bottom since Social Security will usually replace more of their income.

But rules of thumb are just that, and how much you should save for retirement will depend a lot on your future, both the known and unknown parts, such as:

- Your life expectancy
- Your current spending and saving levels
- Your lifestyle preferences in retirement

**USING THIS CALCULATOR LEADS TO A PRODUCT RECOMMENDATION.**

**REQUIRES AN EMAIL IF YOU'RE NOT A MEMBER...**

**ALL THESE PAGES HAVE LINKS OFFERS:**

## Best Online Brokers

- [Best Online Brokers for Stock Trading](#)
- [Best Brokers for Beginners](#)
- [Best IRA Accounts](#)

## Best Online Advisors

- [Best Robo-Advisors](#)
- [Wealthfront vs. Betterment Comparison](#)

## Recent Broker Reviews

- [Merrill Edge](#)
- [Ally Invest](#)
- [E-Trade](#)
- [TD Ameritrade](#)

## Recent Online Advisor Reviews

- [Wealthfront](#)
- [Wealthsimple](#)
- [Betterment](#)

## More In Investing



[How to Retire Early](#)

In content:

- **Traditional or Roth IRA:** If you're already contributing to a 401(k) or don't have one, you can open an individual retirement account. In a [traditional IRA](#), your contributions are tax-deductible but distributions in retirement are taxed as ordinary income. A [Roth IRA](#) is a cousin of the traditional version, with the opposite tax treatment: Contributions are made after-tax, but money grows tax-free and distributions in retirement are not taxed. There are also retirement accounts [specifically designed for self-employed people](#).

Ready to open an IRA? See some of our top picks below:

 ★★★★★ <a href="#">Read Full Review</a>	 ★★★★★ <a href="#">Read Full Review</a>	 Ally Invest ★★★★★ <a href="#">Read Full Review</a>
<a href="#">Open Account</a>	<a href="#">Open Account</a>	<a href="#">Open Account</a>
Trade Fee <b>\$6.95</b>	Trade Fee <b>\$6.95</b>	Trade Fee <b>\$4.95</b>
Account Minimum <b>\$500</b>	Account Minimum <b>\$0</b>	Account Minimum <b>\$0</b>
Promotion <b>60</b> days of commission-free trades with a qualifying deposit	Promotion <b>\$100-\$600</b> in cash bonus with a qualifying deposit	Promotion <b>\$50</b> in cash bonus with a qualifying deposit

For more options, view our roundup of the [best IRA providers](#).

Bottom line: Make sure that your offers are a easy to find and apparent feature of your site by including paths to the offers on every page.

## Diversify With Paid Traffic

SEO is undoubtedly the main focus of NerdWallet's strategy, but being able to run paid traffic profitably is one of the most valuable things you can do.

Although NerdWallet doesn't seem to talk about it much, they DO in fact run paid traffic through Adwords, Display, Facebook, Native Ads (outbrain, taboola) and more..

NerdWallet spends most of its PPC advertising on keywords that direct people to their:

- [Credit Cards Marketplace](#) (most of it goes here)
- [A landing page for online stock brokers](#)

- A landing page for pre-approved mortgage lenders

**Paid Keywords**<sup>i</sup>

Volume ▾ KD ▾ CPC ▾ Word count ▾ Search in results  Q

🇺🇸 1,476 🇵🇷 5 🇯🇲 2 More ▾

Keyword	Ads <sup>i</sup>	Block <sup>i</sup>	Volume <sup>i</sup>	KD <sup>i</sup>	CPC <sup>i</sup>	Traffic ↓ <sup>i</sup>	Results <sup>i</sup>	URL <sup>i</sup>
best credit cards	Ad <sub>Q</sub>	▬	173,000	47	25.00	16.7%	79	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
nerd wallet	Ad <sub>Q</sub>	▬	61,000	25	0.80	14.6%	49,700,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
credit cards	Ad <sub>Q</sub>	▬	160,000	71	18.00	14.2%	824,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
credit card	Ad <sub>Q</sub>	▬	152,000	77	15.00	7.2%	1,160,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
discover credit card	Ad <sub>Q</sub>	▬	158,000	38	3.00	5.1%	319,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace?category=discover&amp;titleid=0">www.nerdwallet.com//credit-cards-marketplace?category=discover&amp;titleid=0</a> ▾
credit card offers	Ad <sub>Q</sub>	▬	47,000	65	19.00	4.2%	614,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
best credit card offers	Ad <sub>Q</sub>	▬	25,000	46	20.00	3.0%	86	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
compare credit cards	Ad <sub>Q</sub>	▬	13,000	56	15.00	1.2%	255,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
best airline credit card	Ad <sub>Q</sub>	▬	18,000	37	17.00	1.1%	74,500,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
best miles credit card	Ad <sub>Q</sub>	▬	4,800	41	20.00	1.1%	98	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
credit card comparison	Ad <sub>Q</sub>	▬	11,000	39	15.00	1.1%	276,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾
best balance transfer credit card	Ad <sub>Q</sub>	▬	4,000	40	25.00	1.0%	110,000,000	<a href="http://www.nerdwallet.com//credit-cards-marketplace">www.nerdwallet.com//credit-cards-marketplace</a> ▾

Nerdwallet also runs Facebook ads, many to their various credit card offers.

However, they segment these by goal. Most of the ads do NOT go to their main credit card comparison page, but are segmented by which ones are best for students, for travel, cash back etc. This can help with targeting.

Here are some example:



**NerdWallet**

Sponsored ·



Looking for free flights, hotel stays and constant rewards?

2018's Excellent  
Travel Cards



NERDWALLET.COM

**Excellent Travel Credit Cards of 2018**

[Learn More](#)

With a travel card, you can take advantage of aweso...

Like

Comment

Share

 **NerdWallet**  
Sponsored · 

This card has one of the best sign-up bonuses in the business.



NERDWALLET.COM  
**Must-Have Card For Any Traveler** [Learn More](#)  
If you're in the market for a new travel card, this is on...

 Like  Comment  Share

Thanks to Facebook's new feature, [You can see all their current ads here](#)

## Segment Users To The Right Offers Through Quizzes

For other offer categories on the site, NerdWallet has quizzes that are designed to qualify users for more relevant offers that they're then shown.

They take some information...

Example: [Refinance Student Loans](#)

nerdwallet CREDIT CARDS BANKING INVESTING MORTGAGES LOANS INSURANCE MONEY TRAVEL

Personal Small business **Student** Auto

Join or log in

## Refinance your student loans.

Refinancing your student loans can save you thousands and reduce your monthly payments.

### Compare custom offers now

State of Residence <sup>?</sup>  
Alabama

Credit score <sup>?</sup>  
700-724

Annual income <sup>?</sup>  
\$50,000

Highest education level <sup>?</sup>  
Undergraduate

Loan balance <sup>?</sup>  
\$30,000

**SEE YOUR OPTIONS**

...and then direct you to specific offers based on your inputs:

Advertiser Disclosure

## Student loan refinancing options for you

Refinancing replaces your current student loans with a new, private student loan at a lower interest rate, saving you hundreds or thousands over the lifetime of your loan. [Get answers to your refinancing questions here.](#)

Lender –	Fixed APR <sup>?</sup> ^	Variable APR <sup>?</sup> –	Min credit score –	
 5 stars <a href="#">View details</a>	3.09-6.69% <sup>1</sup> Est. fixed APR	2.55-6.01% <sup>1</sup> Est. variable APR	680 Min credit score	<b>APPLY NOW</b> <sup>?</sup> on Education Loan Finance's secure website
	<b>Pre-qualify before you apply</b> It's free, won't affect your credit, and will provide a personalized rate.			<b>CHECK RATE</b> <sup>?</sup>
 5 stars <a href="#">View details</a>	3.20-6.25% <sup>2</sup> Est. fixed APR	2.48-6.25% <sup>2</sup> Est. variable APR	660 Min credit score	<b>APPLY NOW</b> <sup>?</sup> on CommonBond's secure website
 5 stars <a href="#">View details</a>	3.25-7.03% <sup>3</sup> Est. fixed APR	2.69-7.43% <sup>3</sup> Est. variable APR	670 Min credit score	<b>APPLY NOW</b> <sup>?</sup> on PenFed's secure website
 5 stars <a href="#">View details</a>	3.49-8.72% <sup>4</sup> Est. fixed APR	2.47-7.99% <sup>4</sup> Est. variable APR	660 Min credit score	<b>APPLY NOW</b> <sup>?</sup> on LendKey's secure website

They make sure to provide CTA's to these personalized comparisons by their free tools, which also collect information:

**Mortgage calculator**

Use our free mortgage calculator to estimate your monthly mortgage payment, including your principal and interest, taxes, insurance, and PMI. See how your monthly payment changes by making updates to your home price, down payment, interest rate, and loan term.

Home price <sup>?</sup>  Down payment (20%) <sup>?</sup>

**Your monthly payment**  
**\$1,779**  
30 year fixed loan term

Monthly payment | Compare common loan types | Amortization

Principal & interest <sup>?</sup>	\$1,271
Property taxes <sup>?</sup>	\$275
Homeowners insurance <sup>?</sup>	\$233
Homeowners association (HOA) fees <sup>?</sup>	\$0

**See latest mortgage rates**  
Get personalized mortgage rates from Sarasota, FL.  
**CHECK RATES**

Location

Interest rate <sup>?</sup>

Loan term <sup>?</sup>

The personalization NerdWallet provides by collecting a little bit of information before sending a user to a money page likely does a lot to help with the conversions on those pages.

## Test, track and tweak to increase conversions

In an [AMA](#) on GrowthHackers with NerdWallet's Sr. User Researcher, Theodore Chao, he detailed how they do a ton of research and testing after designs launch on the site. Including A/B tests and conducting follow up interviews with users.



**Theodore Chao**

almost 2 years ago #

Hi Hila!

Happy to be here.

1) User research fits in many places here. Because NerdWallet covers a breadth of financial decisions, there's always a lot of unknowns when it comes to consumer behavior in new growth areas. Qualitative research is essential during this discovery phase to help us dispel any assumptions we may have. This research helps unify the teams by driving a consensus of what the real users look like and what their problems really are.

Research also sits closely with designers, so user testing/usability testing is also a crucial part of the process. This is where we test as often as possible, in low-medium-high fidelity prototypes to improve our designs as much as possible before we go into development.

We also conduct user testing after designs have launched. We conduct follow-up interviews with users of our products/tools, and even make sure to user test our variants of A/B tests to help triangulate why things are happening.

▲ 2 SHARE REPLY

We can look at their credit cards comparison to demonstrate just how much they tweak:

Here's what it looked like in 2010:

**nerdwallet**  
We do the homework for you.

**Money**  
2010's Best Credit Card Site

Compare **586** credit cards at once

**What best describes you?**

- Working or Retired
- Student
- Business
- Not Sure

**Do you pay off your cards each month?**

- Yes
- No
- I don't qualify for most credit cards

**What are you most interested in?**

- I'm open to all sorts of rewards credit cards
- I'm only interested in cash back credit cards
- I'm only interested in gas credit cards
- I'm only interested in airline miles credit cards

Or jump straight to one of these rewards programs...

American Express Blue Sky Points | Capital One No Hassle Miles  
Capital One No Hassle Points | Chase Flexible Rewards Points | Discover Miles

**nerdwallet**  
We do the homework for you.

**Money**  
2010's Best Credit Card Site

REWARDS CREDIT CARDS    LOW INTEREST CREDIT CARDS    OTHER CREDIT CARDS

Rewards    Cash Back    Travel    Gas    Low APR    Balance Transfer    Business    Student    Bad Credit    Reviews & News

Find a Card

**Too complicated?**

Check out our list of the best credit cards. Otherwise, get super-customized credit card recommendations by answering the questions below.

**What types of cards apply to you?**

- Student
- Business
- Personal
- Auto & Rent
- Brokerage Firms
- Credit Unions (Bank)

**How is your credit?**

- Poor    FICO 300-499
- Average    FICO 500-649
- Good    FICO 650-719
- Excellent    FICO 720-850

What's my credit score?

**What is your average bill?**

Monthly Spend: \$ **1,800**/mo

**Spending categories**

- Gas: \$ **200**/mo
- Grocery/Drug: \$ **200**/mo
- Dining: \$ **200**/mo
- Other: \$ **1,200**/mo

**What networks do you prefer?**

- Visa & MasterCard
- American Express
- Discover Card

**How long do you plan to hold this card?**

2 years

**What is the max annual**

Results 1 - 25 of 223    Results per page: 10 | 25 | All    Page 1 of 9 | Next >

**Escape by Discover® Card**  
Ranks #4 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
<b>\$497</b> of Gasoline Miles	2.00%	\$60	25,000 Discover Miles Bonus - 1,000 extra miles a month for first 25 months

[Apply Now](#)    [Show Details & APRs](#)

**Blue Cash® from American Express**  
Ranks #4 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
<b>\$359</b> of Cash	0.30% for first \$5,000/yr then 1.25% thereafter	\$0	25 Cash Bonus after spending \$500

[Apply Now](#)    [Show Details & APRs](#)

**United Mileage Plus® Select® Visa Card**  
Ranks #3 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
<b>\$343</b> of United Airlines Miles	1.00%	\$95	36,000 United Airlines Miles Bonus after spending \$200 and a \$50 discount voucher after you spend \$200

[Apply Now](#)    [Show Details & APRs](#)

Disclaimer: This content is not provided or commissioned by American Express. Opinions expressed here are author's alone, not those of American Express, and have not been reviewed, approved or otherwise endorsed by American Express. This site may be compensated through American Express Affiliate Program.

In 2012 they tweaked the design a bit to accommodate other offer categories, but the concept was generally the same:

In 2014 they tried something a lot different:

Credit Card	Annual Fee	Rewards Rate	Sign Up Bonus	*Annual Savings
Chase Freedom	\$0	1.00% - 6%	For a limited time, earn a \$200...	\$388
Capital One® Quicksilver® Cash Rewards Credit Card	\$0	1.50%	One-time \$100 bonus after you sp...\$	\$374
BankAmericard® Cash Rewards™ Credit Card	\$0	1.00%	Online-exclusive \$100 cash rewards bonus after you spend at least \$500 on purchases in the first 90 days of account opening.	N/A
Citi® Dividend Platinum Select® Visa® Card	\$0*	1.00%	Earn \$100 cash back after \$200 L...\$	\$266

Then in 2015, they decided they didn't need a CTA on their homepage to compare and save anymore!



Your source of **clarity** for all of life's financial decisions.

NerdWallet can help you find the best financial products

-  Credit Cards
-  Checking Accounts
-  Savings Accounts
-  Investment Accounts
-  Mortgages
-  Auto Insurance
-  Life Insurance
-  Health Insurance

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Have a question about finance? Ask now for free.

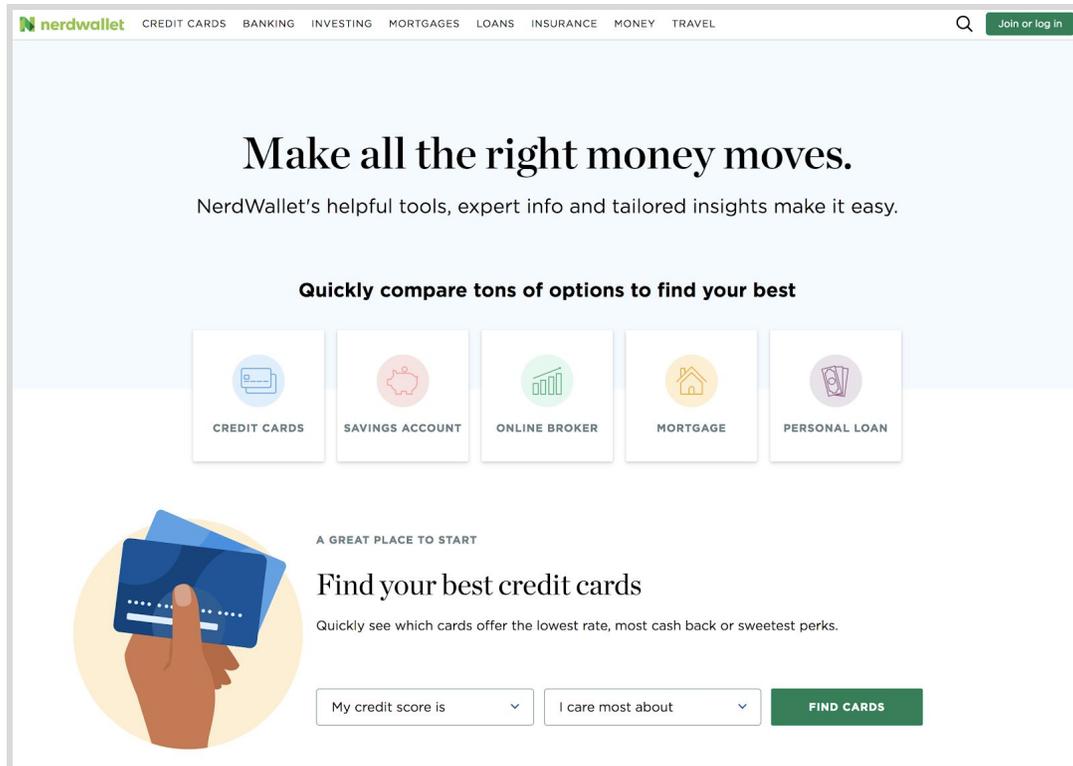
You can consult one of thousands of financial professionals for free.

**YOUR QUESTION**

I'm 26, make 50k per year, and have never contributed to my 401k. How should I get started?

[Ask for free](#)

Fast forward to the NerdWallet of today, and you can see that the CTA's to start comparing offers is key to their conversion:



You can do the same type of A/B testing with tools like [Optimizely](#) or [VWO](#).

When you track these factors before and after each change you make to your site, you get a better idea of whether or not you're actually improving.

## Keep Users Coming Back Again And Again With Sticky Tools

On their homepage, NerdWallet encourage users to become a "Nerdwallet Member" which gives them access to benefits like improving their credit score, tracking their spending, and saving more:

STILL FREE

## Get even more as a NerdWallet member

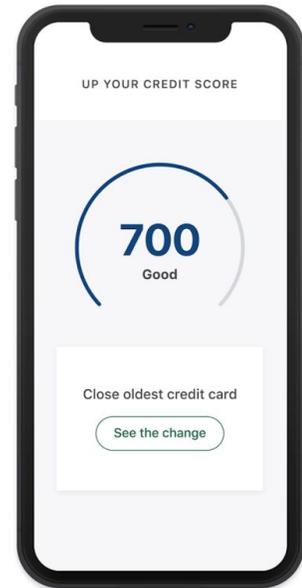
Finding a better credit card or mortgage rate is just the beginning. Become a NerdWallet member and we'll help in even more ways. Yep, it's still free.

**Up your credit score** >

**Track your spending** >

**Uncover smart ways to save** >

GET STARTED



Actual results may vary

Then, when you sign up for an account, it asks you a series of questions to segment you:

### What are you most interested in?

Don't worry, you can choose more later.



Build and monitor my credit score



Take control of my debt



Save on bills, fees and more



Stay on top of my spending

Carpe diem. Let's make today the day you get more from your money.

Cut your bills down to size. NerdWallet members save an average of \$50/month.

Your bill provider

Your monthly bill amount

Let's do it

\*\*\*

Don't miss out on earning 20x more interest. Let's find a savings account that works harder for you.

Bank of America

Your savings balance

See how much you could earn

\*\*\*

And based on your answers, helps funnel you to more offers:

**Trim your bills and grow your savings.**

Your bill provider: AT&T Wireless

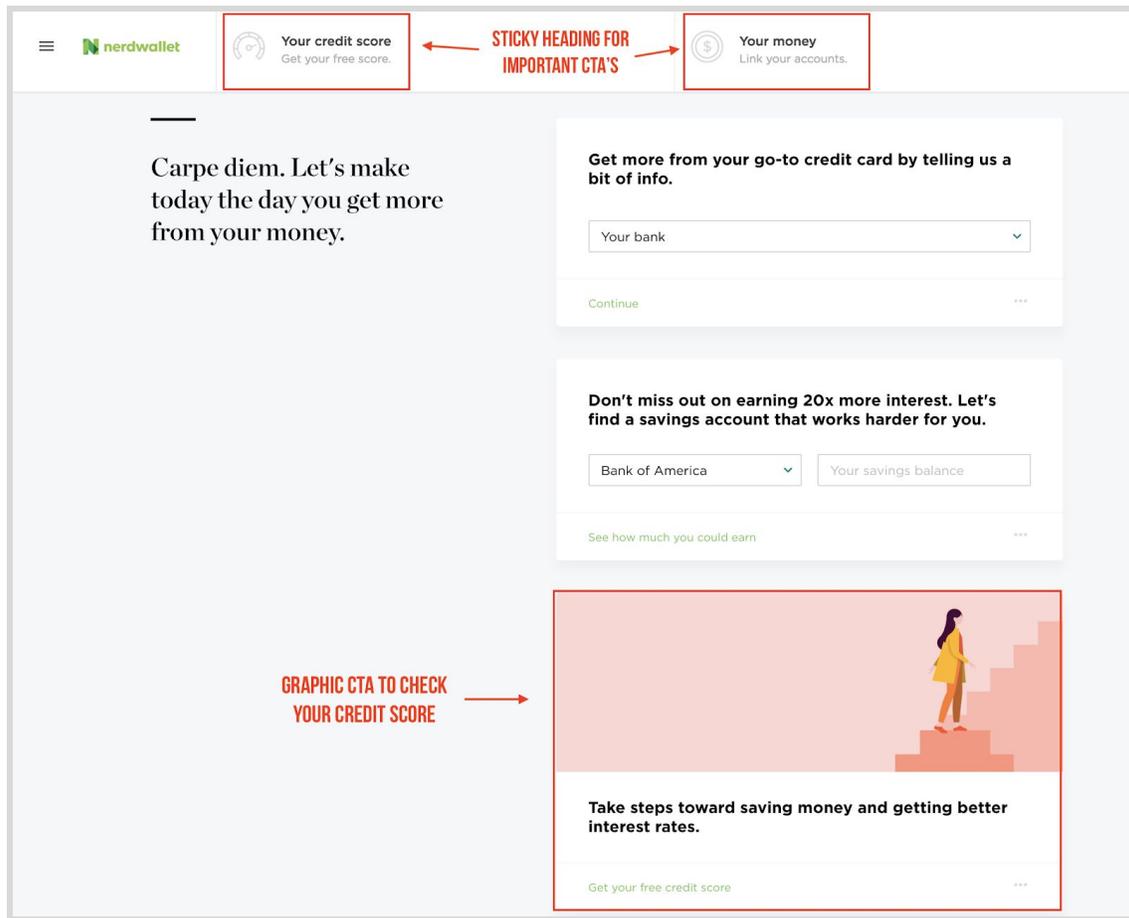
Your monthly bill amount: \$300.00

ESTIMATED ANNUAL SAVINGS  
**\$680.02**

How do you want to lower your AT&T Wireless bill?

Do it yourself	Do it with Billshark
More time and effort, but no extra cost.	Pay a fee to get the hard work done for you.
Time involved 1-3 hrs	Time involved 2 min
Fees \$0	Est. fees \$238.01 ⓘ
<a href="#">SEE NEGOTIATION TIPS</a>	<a href="#">NEGOTIATE FOR ME</a>

Additionally they offer more tools to segment and push to offers:



By having sticky tools, Nerdwallet keeps their visitors coming back again and again, and gives them more opportunities to buy!

## Build A Relationship Through Email Marketing

Nerdwallet also does email marketing to keep people coming back and interacting more after they signed up for an account:

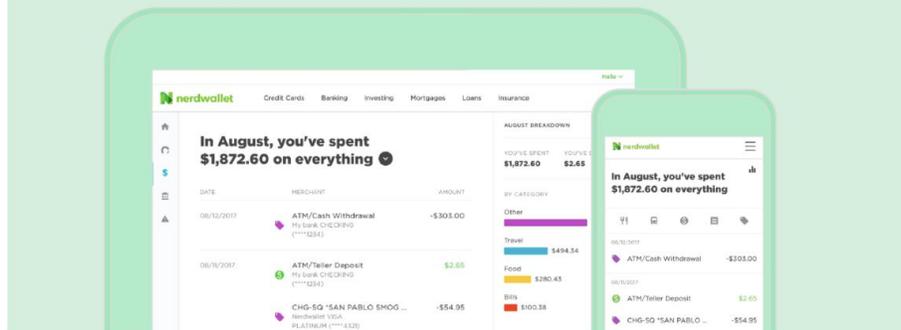


WELCOME BACK LOREM

# Link your accounts to get the big picture

Now you can link your financial accounts for a clear view of your spending, savings, investments and way more. It's never been easier to take charge.

Get started



## Bring it all together in three easy steps



1. Log in to your new dashboard



2. Link your accounts (it's simple and secure)



3. Get a better view of your finances

Source

Email is a fantastic way to get more traffic as it is "owned media" - Meaning, once someone is on your list, YOU control when and how much you want to send to them (vs. Google algorithm changing, Facebook algo changing, etc).

You can leverage email by:

- Segmenting users by goal
- Sending helpful content to answer their top questions
- Pushing them towards offers

- Sending them news & updates

## Conclusion

I hope this gives you some insight and some ideas how you can get more value out of YOUR search traffic.

If you like this kind of analysis and you'd like some help with your site, [schedule a consultation with us!](#)

[www.thehoth.com](http://www.thehoth.com)